Amount Released by Nationalised Banks

168. SHRIMATI ANANDIBEN JETHABHAI PATEL: Will the Minister of FINANCE be pleased to state:

(a) what is the total amount released by the banks to the agriculturists of Gujarat State during 1993-94, 1994-95 and so far in 1995-96 above period;

(b) what is the percentage of loan granted to agriculturists of the State in comparison to the national figure in respect of the above years; and

(c) how many loan applications were received from the agriculturists for the release of loan during the above period?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKARA MURTHY): (a) to (c) The information is being collected and to the extent available will be laid on the Table of the House.

Amount disbursed by Banks under DRI

169. SHRI JANARDHANA POOJARY: Will the Minister of FINANCE be pleased to state:

(a) what is the percentage of amount disbursed by public sector banks (Nationalised Banks) and Scheduled Banks under DRI scheme (differential rate of interest) during the year 1994-95 against the target; and

(b) if the target could not be achieved, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKARA MURTHY): (a) Under the Differential Rate of Interest (DRI) Scheme, banks are required to lend minimum of one per cent of their aggregate advances as at the end of the previous year. The percentage of DRI advances to the total advances of the previous year for all Indian Scheduled Commercial Banks and Public Sector Banks for the years ended March, 1991, March, 1992 and March, 1993 (latest available) are as under:

Years ended March	Percentage of DRI advances to total advances of the previous year	
	All Indian Scheduled Commercial Banks	Public Sector Banks
1991	0.56	0.69
1992	0.55	0.69
1993	0.51 (Latest available)	0.63

(b) The Reserve Bank of India (RBI) has reported that the main reasons for not achieving the target of 1% of the aggregate advances as at the end of the previous year by the banks are as under:

(i) With the introduction of many poverty alleviation programmes by the Government, borrowers have been preferring subsidy linked programmes rather than concessionary rate or 4% per annum.

(ii) The amount of loan available under the programmes like Integrated Rural Development Programme (IRDP), the Scheme for providing self Employment to the Educated Unemployed Youth (SEEUY) (since Merged with the PMRY with effect from 1st April, 1994), Prime Minister's Rozgar Yojana (PMRY) was much more than what is available under the DRI Scheme (i.e. Rs. 6,500/- maximum).

Fake Insurance Business

170. SHRI GHUFRAN AZAM:
SHRI KRISHNA KUMAR BIRLA:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government are aware of the fake insurance business prevalent in various parts of the country;

(b) if so, whether the development officers, agents and LIC offices in connivance of each other are running fake insurance business and resulting losses to LIC;

(c) whether the CBI has been asked to probe the matter;

(d) if so, the facts and details in this regard; and

(e) the concrete steps taken by Government to streamline the functioning of LIC in the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKARA MURTHY): (a) to (d) No, Sir. However, LIC have reported that the CBI is inquiring into some alleged irregularities in Dholpur, Bhiwadi and Jaipur branches under their Jaipur Division and has searched some branch offices as well as residence of some LIC officials and seized some records.

(e) The functioning of the LIC is reviewed by the Committees appointed by the Government as well as Parliamentary Committees from time to time and necessary action, as required, is taken in the light of their recommendations. The Government also appoints a nominee on the Board of LIC. The performance of the LIC is also constantly reviewed with a view to improving efficiency and redress public grievances through the periodic reports furnished by them.

औद्योगिक और वित्तीय पुनर्निर्माण बोर्ड द्वारा पता लगाए गए रूग्ण उद्योग

171. श्री गोपाल सिंह जी०, सोलंकी: क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) गत तीन वर्षों के दौरान औद्योगिक और वित्तीय पुनर्निर्माण बोर्ड ने गुजरात में वर्ष-वार कितने रूग्ण उद्योगों का पता लगाया है;

(ख) इन उद्योगों का जिला-वार ब्यौरा क्या है;

(ग) क्या इन रूग्ण उद्योगों का चयन करते समय कुछ शिकायतें प्राप्त होने पर निर्णय बदल दिए गए थे; और

(घ) यदि हां, तो तत्संबंधी ब्यौरा क्या है?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति): (क) और (ख) औद्योगिक और वित्तीय पुनर्निर्माण बोर्ड (बाइफर) ने सूचित किया है कि वर्ष 1992, 1993 और 1994 के दौरान गुजरात में, बाइफर के पास पंजीकृत रूग्ण औद्योगिक इकाइयों के संदर्भों की संख्या क्रमशः 11, 9 और 17 थी। इन वर्षों के दौरान गुजरात में बाइफर के पास पंजीकृत मामलों के ब्यौरे संलग्न विवरण में दिए गए हैं। (नीचे देखिए)

(ग) रूग्ण औद्योगिक कंपनी (विशेष उपबंध) अधिनियम, 1985 के समय-समय पर यथासंशोधित विभिन्न उपबंधों के अनुसार, रूग्ण औद्योगिक कंपनियों को बाइफर के पास संदर्भित करना होता है।

(घ) प्रश्न ही नहीं उठता।

विवरण

गुजरात राज्य के लिए बाइफर के पास दर्ज मामलों की संख्या

वर्ष 1992 के लिए

1. गुजरात पोलिवियर लि०
2. डुलसन फाउंडरी प्रा० लि०
3. गुजरात मिनिस्टील लि०
4. मोडेल्ल स्टील एंड अलाय लि०
5. मधु फेब्रिक्स लि०
6. मधु टेक्सटाइल्स अहमदाबाद लि०
7. राजकुमार वीविंग मिल्स लि०
8. राजकुमार सिंटेक्स मिल्स लि०